HOUSING MARKET INFORMATION

HOUSING NOW
Ontario Region

CANADA MORTGAGE AND HOUSING CORPORATION

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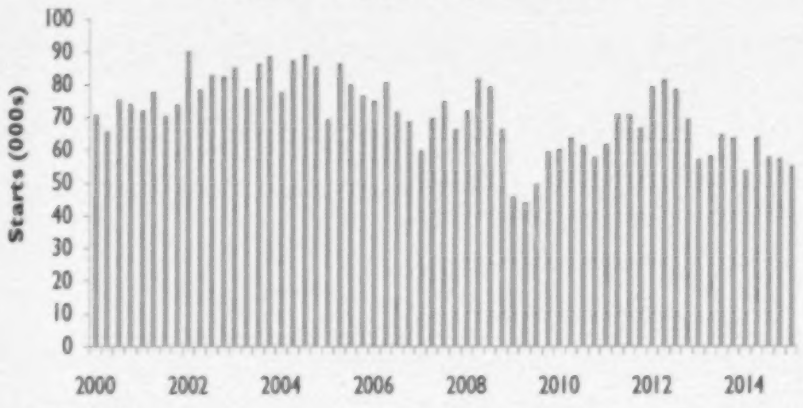
New Home Market

Ontario seasonally adjusted annualized home starts (SAAR[1]) slowed in the first quarter of 2015 declining to 55,188 SAAR units, down 4.5 per cent from 57,762 SAAR units in the fourth quarter. This represents the third consecutive quarterly decline. Residential construction was dampened exclusively by slowing activity in the single detached construction sector. By market, Barrie, Hamilton and Ottawa saw starts decline most from the same period one year ago. Meanwhile, London, Brantford and Guelph posted the strongest increases from the first quarter of 2014. Construction activity was held back in the first quarter due to colder than average weather, rising

Figure 1

Ontario Quarterly Housing Starts, SAAR*



Source: CMHC

* SAAR[1]: Seasonally Adjusted Annual Rate.

[1] The seasonally adjusted annual rate (SAAR) is a monthly figure for starts adjusted to remove normal season variation and multiplied by 12 to reflect annual levels. By removing seasonal ups and downs, seasonal adjustment allows for a comparison from one season to the next and from one month to the next. Reporting monthly figures at annual rates indicates the annual level of starts that would be obtained if the monthly pace was maintained for 12 months. This facilitates comparison of the current pace of activity to annual forecasts as well as to historical annual levels.

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new single family home prices in the past year and modest job growth in recent quarters.

Low density construction, led by single starts, dropped to its lowest levels since the first quarter of 2009. Ontario all area SAAR single starts declined to 17,827 units in the first quarter, down 22 per cent from the previous quarter. Both demand and supply factors have been at play here. The price gap between singles and condominiums continues to grow - dampening demand for more expensive housing. On the supply side, available land for residential development has been under pressure particularly in core areas of major markets. The trend in detached home construction has weakened longer term as the single-detached home sector faces headwinds which include: rising densification in urban centres, fewer sites for new home development and declining family sizes.

Ontario multi-unit home starts, which includes semi detached, row and apartment units, grew by 7.4 per cent to 37,361 SAAR units during the first quarter, up from 34,797 units in the previous quarter. All of the multi-unit construction increase was fuelled by higher apartment starts as semi detached and town home construction eased. Builders completed a record number of condo units during the first quarter which commenced construction in 2012. This resulted in a decline in apartment units under construction – releasing capital and labour resources to commence construction on other projects that reached pre-sale targets by the first quarter. Besides the increase in starts of apartment ownership units, purpose-built rental starts also remained elevated despite easing from fourth quarter levels. Investment in new rental construction in recent years was boosted by lower rental apartment vacancy rates across most centres in Ontario, increasing purchase price of existing multi-unit rental structures and growing rental demand from echo boomers unable to save enough of a down payment for a new home.

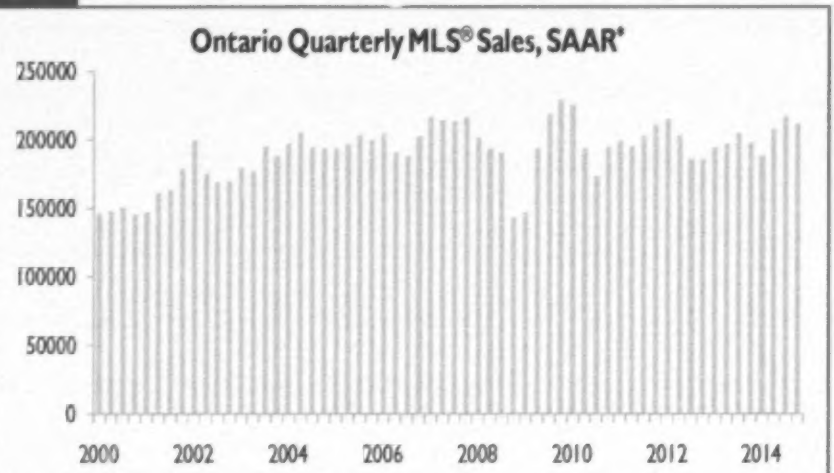
Ontario new home prices, as per Statistics Canada NHPI index, grew at a slower rate in the first quarter compared to the previous quarter. Most of the increase in new home prices was the result of increasing costs for the underlying structure. The land component of the NHPI grew at a more modest pace. Builders were able to pass on higher costs and remain competitive as resale market prices grew at a brisk pace.

Resale Home Market

Ontario existing home sales slowed for a second consecutive quarter to 208,468 SAAR units in the first quarter, down 1.4 per cent from 211,416 SAAR units in the fourth quarter. Modest growth in employment over the past several quarters combined with colder than normal temperatures kept some buyers away from open houses. Nevertheless, strong consumer confidence and continued low mortgage rates provided underlying support for housing demand across the province. A scan across major markets in the province showed that existing home sales grew the fastest in Windsor, Peterborough and Barrie while posting more pronounced declines in Greater Sudbury, Thunder Bay and Kitchener. Ontario's largest market – Toronto experienced more stable activity during the first quarter.

Ontario new home listings inched lower but remained relatively stable during the first quarter. The decline in sales however outpaced the drop in listings. The Ontario resale market remained in a balanced state during the first quarter. A market classified as balanced means prospective buyers

Figure 2



Source: CREA. MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

* SAAR': Seasonally Adjusted Annual Rate.

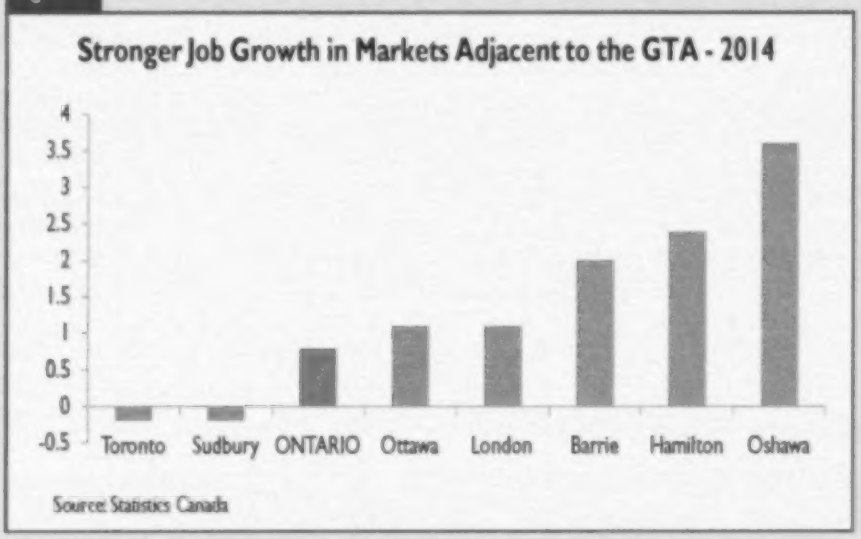
have enough available homes for sale to choose from. However, there were exceptions to this rule by market. The tightest markets across the province include Thunder Bay, Hamilton and St. Catharines-Niagara. Meanwhile, eastern and northern Ontario markets, which include Ottawa, Kingston and Sudbury, remained relatively cooler.

Ontario average resale prices grew at a slower rate during the first quarter. In fact, average prices in some major markets grew in line with price indices that track prices of homes with similar attributes, such as the CREA MLS® Home Price Index. This suggests that sales of single detached homes were not skewing average prices higher and that price gains were broad based during the first quarter. According to the CREA MLS® Home Price Index, major market prices for low density housing, particularly in Toronto, continued to outpace price gains for higher density housing. During the first quarter, average home prices grew the fastest in Hamilton, Durham and St Catharines-Niagara. Meanwhile prices cooled in markets such as Ottawa, Barrie and London.

Labour Market Conditions Support Southern & Southwestern Ontario Construction Markets

As expected, residential construction activity weakened in northern and eastern Ontario markets in 2014. The reverse was true for markets surrounding the GTA and in southwestern Ontario where starts posted notable growth. In the longer term, demographics shape the distribution of housing activity by market. In the short run however, labour and financial market conditions are more critical. Job growth is critical as it supports consumer confidence which in turn encourages households to purchase new homes which typically gets started six months after a household has secured employment. Besides being a more affordable housing market versus the GTA, Barrie, Oshawa, Hamilton and London are markets which have also benefitted from improving job growth as these are markets that have outpaced job growth in Ontario in recent years. Meanwhile, Toronto, Ottawa and Sudbury saw very stable employment conditions, owing to modest gains in banking and fewer job opportunities in public administration and natural resource sectors respectively. This translated into less robust construction activity in these markets during 2014.

Figure 3



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SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1: Housing Starts (SAAR and Trend) March 2015		
Ontario	February 2015	March 2015
Trend[1], urban centres[2]	51,866	53,533
SAAR, urban centres[2]	41,000	61,219
	March 2014	March 2015
Actual, urban centres[2]		
March - Single-Detached	888	743
March - Multiples	1,568	3,742
March - Total	2,456	4,485
January to March - Single-Detached	2,891	2,445
January to March - Multiples	7,679	8,737
January to March - Total	10,570	11,182

Source: CMHC

[1] The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

[2] Urban centres with a population of 10,000 and over.

Detailed data available upon request

Table 1.1: Housing Activity Summary of Ontario Region
First Quarter 2015

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q1 2015	2,422	252	845	23	279	6,049	27	1,285	200	11,382
Q1 2014	2,873	350	1,318	17	258	4,979	22	753	258	10,828
% Change	-15.7	-28.0	-35.9	35.3	8.1	21.5	22.7	70.7	-22.5	5.1
Year-to-date 2015	2,422	252	845	23	279	6,049	27	1,285	200	11,382
Year-to-date 2014	2,873	350	1,318	17	258	4,979	22	753	258	10,828
% Change	-15.7	-28.0	-35.9	35.3	8.1	21.5	22.7	70.7	-22.5	5.1
UNDER CONSTRUCTION										
Q1 2015	11,417	1,518	5,459	91	2,026	49,013	366	8,789	1,012	79,695
Q1 2014	12,380	2,090	6,099	75	1,930	62,424	306	6,504	1,015	92,827
% Change	-7.8	-27.4	-10.5	21.3	5.0	-21.5	19.6	35.1	-0.3	-14.1
COMPLETIONS										
Q1 2015	4,796	600	1,762	33	361	18,178	106	1,126	864	27,826
Q1 2014	4,520	624	1,458	26	398	3,163	60	1,016	675	11,948
% Change	6.1	-3.8	20.9	26.9	-9.3	**	76.7	10.8	28.0	132.9
Year-to-date 2015	4,796	600	1,762	33	361	18,178	106	1,126	864	27,826
Year-to-date 2014	4,520	624	1,458	26	398	3,163	60	1,016	675	11,948
% Change	6.1	-3.8	20.9	26.9	-9.3	**	76.7	10.8	28.0	132.9
COMPLETED & NOT ABSORBED										
Q1 2015	1,000	95	335	33	181	2,400	n/a	n/a	n/a	4,044
Q1 2014	1,219	136	275	35	173	1,332	n/a	n/a	n/a	3,170
% Change	-18.0	-30.1	21.8	-5.7	4.6	80.2	n/a	n/a	n/a	27.6
ABSORBED										
Q1 2015	4,503	576	1,637	20	306	17,152	n/a	n/a	n/a	24,194
Q1 2014	4,033	607	1,377	25	329	3,429	n/a	n/a	n/a	9,800
% Change	11.7	-5.1	18.9	-20.0	-7.0	**	n/a	n/a	n/a	146.9
Year-to-date 2015	4,503	576	1,637	20	306	17,152	n/a	n/a	n/a	24,194
Year-to-date 2014	4,033	607	1,377	25	329	3,429	n/a	n/a	n/a	9,800
% Change	11.7	-5.1	18.9	-20.0	-7.0	**	n/a	n/a	n/a	146.9

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.3: History of Housing Starts of Ontario Region 2005 - 2014

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
2014	21,184	2,506	7,374	165	2,087	17,793	249	4,804	2,972	59,134
% Change	0.2	-16.6	3.2	10.7	10.3	-16.8	26.4	30.2	20.3	-3.2
2013	21,149	3,003	7,147	149	1,892	21,386	197	3,691	2,471	61,085
% Change	-9.6	-6.2	-13.9	-15.8	-21.4	-33.3	-21.2	-20.5	6.1	-20.4
2012	23,382	3,203	8,303	177	2,404	32,050	250	4,641	2,328	76,742
% Change	-5.4	11.6	5.5	0.6	4.2	42.6	3.3	2.2	-9.8	13.2
2011	24,724	2,869	7,873	176	2,309	22,474	242	4,543	2,581	67,821
% Change	-2.5	3.8	4.5	-10.7	-18.0	53.1	44.0	27.1	-22.5	12.2
2010	25,350	2,765	7,535	197	2,816	14,680	168	3,575	3,329	60,433
% Change	25.6	-2.5	38.5	-3.4	76.4	14.4	-27.3	-21.9	36.9	20.0
2009	20,186	2,835	5,439	204	1,596	12,837	231	4,580	2,431	50,370
% Change	-28.2	-11.8	-25.4	-2.4	-56.3	-49.8	29.1	24.2	-22.9	-32.9
2008	28,109	3,213	7,291	209	3,648	25,586	179	3,688	3,153	75,076
% Change	-15.3	-18.4	-14.1	44.1	30.8	128.0	32.6	29.0	-41.0	10.2
2007	33,198	3,936	8,492	145	2,789	11,221	135	2,859	5,348	68,123
% Change	0.2	-2.4	11.0	-21.6	-10.7	-27.7	-43.3	-26.6	-5.1	-7.2
2006	33,132	4,034	7,650	185	3,123	15,514	238	3,895	5,636	73,417
% Change	-9.2	-10.8	-9.0	-20.6	-8.7	-4.1	-62.8	21.6	0.3	-6.8
2005	36,475	4,520	8,405	233	3,420	16,183	640	3,203	5,618	78,795

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
Ontario Region
First Quarter 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q1 2015	Q1 2014	Q1 2015	Q1 2014	Q1 2015	Q1 2014	Q1 2015	Q1 2014	Q1 2015	Q1 2014	% Change
Centres 100,000+											
Barrie	62	66	0	0	21	0	0	100	83	166	-50.0
Brantford	59	32	0	0	12	13	0	0	71	45	57.8
Greater Sudbury	6	0	0	0	0	0	0	4	6	4	50.0
Guelph	43	30	4	6	35	11	0	8	82	55	49.1
Hamilton	133	178	4	2	26	215	0	106	163	501	-67.5
Kingston	15	28	4	4	0	4	2	0	21	36	-41.7
Kitchener	173	135	8	4	31	117	462	252	674	508	32.7
London	141	168	6	0	25	44	165	0	337	212	59.0
Oshawa	68	178	0	14	59	95	320	22	447	309	44.7
Ottawa	182	235	28	22	135	205	102	312	447	774	-42.2
Peterborough	23	15	0	0	6	0	0	0	29	15	93.3
St. Catharines-Niagara	131	130	20	24	57	96	35	0	243	250	-2.8
Thunder Bay	1	2	0	0	0	0	0	0	1	2	-50.0
Toronto	1,168	1,336	184	238	555	727	6,329	4,789	8,236	7,090	16.2
Windsor	42	65	4	6	8	4	6	8	60	83	-27.7
Centres 50,000 - 99,999											
Belleville	8	11	0	0	4	0	0	0	12	11	9.1
Chatham-Kent	4	6	2	0	0	7	0	132	6	145	-95.9
Cornwall	9	15	1	4	0	0	6	3	16	22	-27.3
Kawartha Lakes	17	16	0	0	6	0	0	0	23	16	43.8
Norfolk	15	26	0	12	10	32	0	4	25	74	-66.2
North Bay	1	10	0	0	0	0	0	0	1	10	-90.0
Sarnia	9	19	0	0	0	0	0	0	9	19	-52.6
Sault Ste. Marie	2	7	0	2	0	0	0	0	2	9	-77.8

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
Ontario Region
First Quarter 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q1 2015	Q1 2014	Q1 2015	Q1 2014	Q1 2015	Q1 2014	Q1 2015	Q1 2014	Q1 2015	Q1 2014	% Change
Centres 10,000 - 49,999											
Bracebridge	0	0	0	0	4	0	0	0	4	0	n/a
Brighton	3	1	2	0	0	0	0	0	5	1	**
Brock	1	6	0	0	0	0	0	0	1	6	-83.3
Brockville	0	1	0	0	0	0	12	0	12	1	**
Centre Wellington	0	8	0	0	0	4	0	0	0	12	-100.0
Cobourg	8	15	0	0	0	0	0	0	8	15	-46.7
Collingwood	14	10	0	4	4	0	0	0	18	14	28.6
Elliot Lake	0	0	0	0	0	0	0	0	0	0	n/a
Erin	0	1	0	0	0	0	3	0	3	1	200.0
Essex	2	1	0	0	0	0	0	0	2	1	100.0
Gravenhurst	1	5	0	0	0	0	0	0	1	5	-80.0
Greater Napanee	3	2	0	0	0	0	0	0	3	2	50.0
Haldimand County	4	5	0	2	0	0	0	0	4	7	-42.9
Hawkesbury	0	0	0	0	0	0	0	0	0	0	n/a
Hunstville	1	3	0	0	0	0	0	0	1	3	-66.7
Ingersoll	3	13	0	0	0	0	0	0	3	13	-76.9
Kenora	4	5	0	0	0	0	0	0	4	5	-20.0
Kincardine	0	3	0	0	0	3	0	0	0	6	-100.0
Lambton Shores	0	0	0	0	0	0	0	0	0	0	n/a
Leamington	0	4	0	0	0	0	0	0	0	4	-100.0
Meaford	0	1	0	0	0	0	0	0	0	1	-100.0
Midland	6	3	0	0	0	0	0	0	6	3	100.0
Mississippi Mills	4	2	0	0	11	0	0	0	15	2	**
North Grenville	24	6	2	0	0	0	0	0	26	6	**
North Perth	0	4	0	0	0	0	0	0	0	4	-100.0
Orillia	2	3	0	0	5	0	0	0	7	3	133.3
Owen Sound	0	5	0	0	0	0	0	0	0	5	-100.0
Pembroke	0	0	0	0	0	0	0	0	0	0	n/a
Petawawa	0	1	0	0	0	0	0	0	0	1	-100.0
Port Hope	4	2	0	0	0	0	0	0	4	2	100.0
Prince Edward County	3	5	2	2	0	0	0	0	5	7	-28.6
Saugeen Shores	7	13	0	0	0	0	0	0	7	13	-46.2
Scugog	1	2	0	0	0	0	0	0	1	2	-50.0
Stratford	16	3	0	0	8	4	0	0	24	7	**
Temiskaming Shores	0	0	0	0	0	0	0	0	0	0	n/a
The Nation	0	6	0	0	0	0	0	0	0	6	-100.0
Tillsonburg	7	2	0	0	0	0	0	0	7	2	**
Timmins	4	2	0	0	0	0	0	0	4	2	100.0
Trent Hills	0	15	0	2	0	4	0	0	0	21	-100.0
Wasaga Beach	2	5	0	6	0	0	0	0	2	11	-81.8
West Grey	1	3	0	0	0	0	0	0	1	3	-66.7
West Nipissing	1	0	0	0	0	0	0	0	1	0	n/a
Woodstock	7	17	2	0	0	0	0	0	9	17	-47.1
Total Ontario (10,000+)	2,445	2,891	273	354	1,022	1,585	7,442	5,740	11,182	10,570	5.8

Source: CMHC (Starts and Completions Survey)

Table 2.1: Starts by Submarket and by Dwelling Type
Ontario Region
January - March 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Centres 100,000+											
Barrie	62	66	0	0	21	0	0	100	83	166	-50.0
Brantford	59	32	0	0	12	13	0	0	71	45	57.8
Greater Sudbury	6	0	0	0	0	0	0	4	6	4	50.0
Guelph	43	30	4	6	35	11	0	8	82	55	49.1
Hamilton	133	178	4	2	26	215	0	106	163	501	-67.5
Kingston	15	28	4	4	0	4	2	0	21	36	-41.7
Kitchener	173	135	8	4	31	117	462	252	674	508	32.7
London	141	168	6	0	25	44	165	0	337	212	59.0
Oshawa	68	178	0	14	59	95	320	22	447	309	44.7
Ottawa	182	235	28	22	135	205	102	312	447	774	-42.2
Peterborough	23	15	0	0	6	0	0	0	29	15	93.3
St. Catharines-Niagara	131	130	20	24	57	96	35	0	243	250	-2.8
Thunder Bay	1	2	0	0	0	0	0	0	1	2	-50.0
Toronto	1,168	1,336	184	238	555	727	6,329	4,789	8,236	7,090	16.2
Windsor	42	65	4	6	8	4	6	8	60	83	-27.7
Centres 50,000 - 99,999											
Belleville	8	11	0	0	4	0	0	0	12	11	9.1
Chatham-Kent	4	6	2	0	0	7	0	132	6	145	-95.9
Cornwall	9	15	1	4	0	0	6	3	16	22	-27.3
Kawartha Lakes	17	16	0	0	6	0	0	0	23	16	43.8
Norfolk	15	26	0	12	10	32	0	4	25	74	-66.2
North Bay	1	10	0	0	0	0	0	0	1	10	-90.0
Sarnia	9	19	0	0	0	0	0	0	9	19	-52.6
Sault Ste. Marie	2	7	0	2	0	0	0	0	2	9	-77.8

Source: CMHC (Starts and Completions Survey)

Table 2.1: Starts by Submarket and by Dwelling Type
Ontario Region
January - March 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Centres 10,000 - 49,999											
Bracebridge	0	0	0	0	4	0	0	0	4	0	n/a
Brighton	3	1	2	0	0	0	0	0	5	1	**
Brock	1	6	0	0	0	0	0	0	1	6	-83.3
Brockville	0	1	0	0	0	0	12	0	12	1	**
Centre Wellington	0	8	0	0	0	4	0	0	0	12	-100.0
Cobourg	8	15	0	0	0	0	0	0	8	15	-46.7
Collingwood	14	10	0	4	4	0	0	0	18	14	28.6
Elliot Lake	0	0	0	0	0	0	0	0	0	0	n/a
Erin	0	1	0	0	0	0	3	0	3	1	200.0
Essex	2	1	0	0	0	0	0	0	2	1	100.0
Gravenhurst	1	5	0	0	0	0	0	0	1	5	-80.0
Greater Napanee	3	2	0	0	0	0	0	0	3	2	50.0
Haldimand County	4	5	0	2	0	0	0	0	4	7	-42.9
Hawkesbury	0	0	0	0	0	0	0	0	0	0	n/a
Hunstville	1	3	0	0	0	0	0	0	1	3	-66.7
Ingersoll	3	13	0	0	0	0	0	0	3	13	-76.9
Kenora	4	5	0	0	0	0	0	0	4	5	-20.0
Kincardine	0	3	0	0	0	3	0	0	0	6	-100.0
Lambton Shores	0	0	0	0	0	0	0	0	0	0	n/a
Leamington	0	4	0	0	0	0	0	0	0	4	-100.0
Meaford	0	1	0	0	0	0	0	0	0	1	-100.0
Midland	6	3	0	0	0	0	0	0	6	3	100.0
Mississippi Mills	4	2	0	0	11	0	0	0	15	2	**
North Grenville	24	6	2	0	0	0	0	0	26	6	**
North Perth	0	4	0	0	0	0	0	0	0	4	-100.0
Orillia	2	3	0	0	5	0	0	0	7	3	133.3
Owen Sound	0	5	0	0	0	0	0	0	0	5	-100.0
Pembroke	0	0	0	0	0	0	0	0	0	0	n/a
Petawawa	0	1	0	0	0	0	0	0	0	1	-100.0
Port Hope	4	2	0	0	0	0	0	0	4	2	100.0
Prince Edward County	3	5	2	2	0	0	0	0	5	7	-28.6
Saugeen Shores	7	13	0	0	0	0	0	0	7	13	-46.2
Scugog	1	2	0	0	0	0	0	0	1	2	-50.0
Stratford	16	3	0	0	8	4	0	0	24	7	**
Temiskaming Shores	0	0	0	0	0	0	0	0	0	0	n/a
The Nation	0	6	0	0	0	0	0	0	0	6	-100.0
Tillsonburg	7	2	0	0	0	0	0	0	7	2	**
Timmins	4	2	0	0	0	0	0	0	4	2	100.0
Trent Hills	0	15	0	2	0	4	0	0	0	21	-100.0
Wasaga Beach	2	5	0	6	0	0	0	0	2	11	-81.8
West Grey	1	3	0	0	0	0	0	0	1	3	-66.7
West Nipissing	1	0	0	0	0	0	0	0	1	0	n/a
Woodstock	7	17	2	0	0	0	0	0	9	17	-47.1
Total Ontario (10,000+)	2,445	2,891	273	354	1,022	1,585	7,442	5,740	11,182	10,570	5.8

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
Ontario Region
First Quarter 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q1 2015	Q1 2014	Q1 2015	Q1 2014	Q1 2015	Q1 2014	Q1 2015	Q1 2014
Centres 100,000+								
Barrie	21	0	0	0	0	76	0	24
Brantford	12	5	0	8	0	0	0	0
Greater Sudbury	0	0	0	0	0	0	0	4
Guelph	35	11	0	0	0	8	0	0
Hamilton	26	215	0	0	0	33	0	73
Kingston	0	4	0	0	0	0	2	0
Kitchener	31	112	0	5	59	16	403	236
London	20	44	5	0	0	0	165	0
Oshawa	59	95	0	0	0	0	320	22
Ottawa	135	205	0	0	100	243	2	69
Peterborough	6	0	0	0	0	0	0	0
St. Catharines-Niagara	57	96	0	0	31	0	4	0
Thunder Bay	0	0	0	0	0	0	0	0
Toronto	550	727	5	0	5,949	4,479	380	310
Windsor	8	4	0	0	6	0	0	8
Centres 50,000 - 99,999								
Belleville	4	0	0	0	0	0	0	0
Chatham-Kent	0	7	0	0	0	132	0	0
Cornwall	0	0	0	0	0	0	6	3
Kawartha Lakes	6	0	0	0	0	0	0	0
Norfolk	10	32	0	0	0	0	0	4
North Bay	0	0	0	0	0	0	0	0
Sarnia	0	0	0	0	0	0	0	0
Sault Ste. Marie	0	0	0	0	0	0	0	0

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
Ontario Region
First Quarter 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q1 2015	Q1 2014	Q1 2015	Q1 2014	Q1 2015	Q1 2014	Q1 2015	Q1 2014
Centres 10,000 - 49,999								
Bracebridge	4	0	0	0	0	0	0	0
Brighton	0	0	0	0	0	0	0	0
Brock	0	0	0	0	0	0	0	0
Brockville	0	0	0	0	12	0	0	0
Centre Wellington	0	4	0	0	0	0	0	0
Cobourg	0	0	0	0	0	0	0	0
Collingwood	4	0	0	0	0	0	0	0
Elliot Lake	0	0	0	0	0	0	0	0
Erin	0	0	0	0	0	0	3	0
Essex	0	0	0	0	0	0	0	0
Gravenhurst	0	0	0	0	0	0	0	0
Greater Napanee	0	0	0	0	0	0	0	0
Haldimand County	0	0	0	0	0	0	0	0
Hawkesbury	0	0	0	0	0	0	0	0
Hunstville	0	0	0	0	0	0	0	0
Ingersoll	0	0	0	0	0	0	0	0
Kenora	0	0	0	0	0	0	0	0
Kincardine	0	3	0	0	0	0	0	0
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	0	0	0	0	0	0	0	0
Meaford	0	0	0	0	0	0	0	0
Midland	0	0	0	0	0	0	0	0
Mississippi Mills	11	0	0	0	0	0	0	0
North Grenville	0	0	0	0	0	0	0	0
North Perth	0	0	0	0	0	0	0	0
Orillia	5	0	0	0	0	0	0	0
Owen Sound	0	0	0	0	0	0	0	0
Pembroke	0	0	0	0	0	0	0	0
Petawawa	0	0	0	0	0	0	0	0
Port Hope	0	0	0	0	0	0	0	0
Prince Edward County	0	0	0	0	0	0	0	0
Saugeen Shores	0	0	0	0	0	0	0	0
Scugog	0	0	0	0	0	0	0	0
Stratford	8	4	0	0	0	0	0	0
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation	0	0	0	0	0	0	0	0
Tillsonburg	0	0	0	0	0	0	0	0
Timmins	0	0	0	0	0	0	0	0
Trent Hills	0	0	0	4	0	0	0	0
Wasaga Beach	0	0	0	0	0	0	0	0
West Grey	0	0	0	0	0	0	0	0
West Nipissing	0	0	0	0	0	0	0	0
Woodstock	0	0	0	0	0	0	0	0
Total Ontario (10,000+)	1,012	1,568	10	17	6,157	4,987	1,285	753

Source: CMHC (Starts and Completions Survey)

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
Ontario Region
January - March 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 100,000+								
Barrie	21	0	0	0	0	76	0	24
Brantford	12	5	0	8	0	0	0	0
Greater Sudbury	0	0	0	0	0	0	0	4
Guelph	35	11	0	0	0	8	0	0
Hamilton	26	215	0	0	0	33	0	73
Kingston	0	4	0	0	0	0	2	0
Kitchener	31	112	0	5	59	16	403	236
London	20	44	5	0	0	0	165	0
Oshawa	59	95	0	0	0	0	320	22
Ottawa	135	205	0	0	100	243	2	69
Peterborough	6	0	0	0	0	0	0	0
St. Catharines-Niagara	57	96	0	0	31	0	4	0
Thunder Bay	0	0	0	0	0	0	0	0
Toronto	550	727	5	0	5,949	4,479	380	310
Windsor	8	4	0	0	6	0	0	8
Centres 50,000 - 99,999								
Belleville	4	0	0	0	0	0	0	0
Chatham-Kent	0	7	0	0	0	132	0	0
Cornwall	0	0	0	0	0	0	6	3
Kawartha Lakes	6	0	0	0	0	0	0	0
Norfolk	10	32	0	0	0	0	0	4
North Bay	0	0	0	0	0	0	0	0
Sarnia	0	0	0	0	0	0	0	0
Sault Ste. Marie	0	0	0	0	0	0	0	0

Source: CMHC (Starts and Completions Survey)

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
Ontario Region
January - March 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 10,000 - 49,999								
Bracebridge	4	0	0	0	0	0	0	0
Brighton	0	0	0	0	0	0	0	0
Brock	0	0	0	0	0	0	0	0
Brockville	0	0	0	0	12	0	0	0
Centre Wellington	0	4	0	0	0	0	0	0
Cobourg	0	0	0	0	0	0	0	0
Collingwood	4	0	0	0	0	0	0	0
Elliot Lake	0	0	0	0	0	0	0	0
Erin	0	0	0	0	0	0	3	0
Essex	0	0	0	0	0	0	0	0
Gravenhurst	0	0	0	0	0	0	0	0
Greater Napanee	0	0	0	0	0	0	0	0
Haldimand County	0	0	0	0	0	0	0	0
Hawkesbury	0	0	0	0	0	0	0	0
Hunstville	0	0	0	0	0	0	0	0
Ingersoll	0	0	0	0	0	0	0	0
Kenora	0	0	0	0	0	0	0	0
Kincardine	0	3	0	0	0	0	0	0
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	0	0	0	0	0	0	0	0
Meaford	0	0	0	0	0	0	0	0
Midland	0	0	0	0	0	0	0	0
Mississippi Mills	11	0	0	0	0	0	0	0
North Grenville	0	0	0	0	0	0	0	0
North Perth	0	0	0	0	0	0	0	0
Orillia	5	0	0	0	0	0	0	0
Owen Sound	0	0	0	0	0	0	0	0
Pembroke	0	0	0	0	0	0	0	0
Petawawa	0	0	0	0	0	0	0	0
Port Hope	0	0	0	0	0	0	0	0
Prince Edward County	0	0	0	0	0	0	0	0
Saugeen Shores	0	0	0	0	0	0	0	0
Scugog	0	0	0	0	0	0	0	0
Stratford	8	4	0	0	0	0	0	0
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation	0	0	0	0	0	0	0	0
Tillsonburg	0	0	0	0	0	0	0	0
Timmins	0	0	0	0	0	0	0	0
Trent Hills	0	0	0	4	0	0	0	0
Wasaga Beach	0	0	0	0	0	0	0	0
West Grey	0	0	0	0	0	0	0	0
West Nipissing	0	0	0	0	0	0	0	0
Woodstock	0	0	0	0	0	0	0	0
Total Ontario (10,000+)	1,012	1,568	10	17	6,157	4,987	1,285	753

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
Ontario Region
First Quarter 2015

Submarket	Freehold		Condominium		Rental		Total*	
	Q1 2015	Q1 2014	Q1 2015	Q1 2014	Q1 2015	Q1 2014	Q1 2015	Q1 2014
Centres 100,000+								
Barrie	62	66	21	76	0	24	83	166
Brantford	58	37	13	0	0	8	71	45
Greater Sudbury	6	0	0	0	0	4	6	4
Guelph	70	47	12	8	0	0	82	55
Hamilton	145	366	16	62	2	73	163	501
Kingston	19	36	0	0	2	0	21	36
Kitchener	208	247	63	19	403	242	674	508
London	135	157	32	55	170	0	337	212
Oshawa	81	273	46	14	320	22	447	309
Ottawa	331	460	100	243	16	71	447	774
Peterborough	29	15	0	0	0	0	29	15
St. Catharines-Niagara	184	249	55	1	4	0	243	250
Thunder Bay	1	2	0	0	0	0	1	2
Toronto	1,880	2,169	5,971	4,611	385	310	8,236	7,090
Windsor	54	71	6	4	0	8	60	83
Centres 50,000 - 99,999								
Belleville	12	11	0	0	0	0	12	11
Chatham-Kent	6	13	0	132	0	0	6	145
Cornwall	9	19	0	0	7	3	16	22
Kawartha Lakes	23	16	0	0	0	0	23	16
Norfolk	25	41	0	29	0	4	25	74
North Bay	1	10	0	0	0	0	1	10
Sarnia	9	19	0	0	0	0	9	19
Sault Ste. Marie	2	9	0	0	0	0	2	9

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
Ontario Region
First Quarter 2015

Submarket	Freehold		Condominium		Rental		Total*	
	Q1 2015	Q1 2014	Q1 2015	Q1 2014	Q1 2015	Q1 2014	Q1 2015	Q1 2014
Centres 10,000 - 49,999								
Bracebridge	4	0	0	0	0	0	4	0
Brighton	5	1	0	0	0	0	5	1
Brock	1	6	0	0	0	0	1	6
Brockville	0	1	12	0	0	0	12	1
Centre Wellington	0	12	0	0	0	0	0	12
Cobourg	8	15	0	0	0	0	8	15
Collingwood	14	14	4	0	0	0	18	14
Elliot Lake	0	0	0	0	0	0	0	0
Erin	0	1	0	0	3	0	3	1
Essex	2	1	0	0	0	0	2	1
Gravenhurst	1	5	0	0	0	0	1	5
Greater Napanee	3	2	0	0	0	0	3	2
Haldimand County	4	7	0	0	0	0	4	7
Hawkesbury	0	0	0	0	0	0	0	0
Hunstville	1	3	0	0	0	0	1	3
Ingersoll	3	13	0	0	0	0	3	13
Kenora	4	5	0	0	0	0	4	5
Kincardine	0	6	0	0	0	0	0	6
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	0	4	0	0	0	0	0	4
Meaford	0	1	0	0	0	0	0	1
Midland	6	3	0	0	0	0	6	3
Mississippi Mills	15	2	0	0	0	0	15	2
North Grenville	26	6	0	0	0	0	26	6
North Perth	0	4	0	0	0	0	0	4
Orillia	7	3	0	0	0	0	7	3
Owen Sound	0	5	0	0	0	0	0	5
Pembroke	0	0	0	0	0	0	0	0
Petawawa	0	1	0	0	0	0	0	1
Port Hope	4	2	0	0	0	0	4	2
Prince Edward County	5	7	0	0	0	0	5	7
Saugeen Shores	7	13	0	0	0	0	7	13
Scugog	1	2	0	0	0	0	1	2
Stratford	24	7	0	0	0	0	24	7
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation	0	6	0	0	0	0	0	6
Tillsonburg	7	2	0	0	0	0	7	2
Timmins	4	2	0	0	0	0	4	2
Trent Hills	0	15	0	0	0	6	0	21
Wasaga Beach	2	11	0	0	0	0	2	11
West Grey	1	3	0	0	0	0	1	3
West Nipissing	1	0	0	0	0	0	1	0
Woodstock	9	17	0	0	0	0	9	17
Total Ontario (10,000+)	3,519	4,541	6,351	5,254	1,312	775	11,182	10,570

Source: CMHC (Starts and Completions Survey)

Table 2.5: Starts by Submarket and by Intended Market
Ontario Region
January - March 2015

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 100,000+								
Barrie	62	66	21	76	0	24	83	166
Brantford	58	37	13	0	0	8	71	45
Greater Sudbury	6	0	0	0	0	4	6	4
Guelph	70	47	12	8	0	0	82	55
Hamilton	145	366	16	62	2	73	163	501
Kingston	19	36	0	0	2	0	21	36
Kitchener	208	247	63	19	403	242	674	508
London	135	157	32	55	170	0	337	212
Oshawa	81	273	46	14	320	22	447	309
Ottawa	331	460	100	243	16	71	447	774
Peterborough	29	15	0	0	0	0	29	15
St. Catharines-Niagara	184	249	55	1	4	0	243	250
Thunder Bay	1	2	0	0	0	0	1	2
Toronto	1,880	2,169	5,971	4,611	385	310	8,236	7,090
Windsor	54	71	6	4	0	8	60	83
Centres 50,000 - 99,999								
Belleville	12	11	0	0	0	0	12	11
Chatham-Kent	6	13	0	132	0	0	6	145
Cornwall	9	19	0	0	7	3	16	22
Kawartha Lakes	23	16	0	0	0	0	23	16
Norfolk	25	41	0	29	0	4	25	74
North Bay	1	10	0	0	0	0	1	10
Sarnia	9	19	0	0	0	0	9	19
Sault Ste. Marie	2	9	0	0	0	0	2	9

Source: CMHC (Starts and Completions Survey)

Table 2.5: Starts by Submarket and by Intended Market
Ontario Region
January - March 2015

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 10,000 - 49,999								
Bracebridge	4	0	0	0	0	0	4	0
Brighton	5	1	0	0	0	0	5	1
Brock	1	6	0	0	0	0	1	6
Brockville	0	1	12	0	0	0	12	1
Centre Wellington	0	12	0	0	0	0	0	12
Cobourg	8	15	0	0	0	0	8	15
Collingwood	14	14	4	0	0	0	18	14
Elliot Lake	0	0	0	0	0	0	0	0
Erin	0	1	0	0	3	0	3	1
Essex	2	1	0	0	0	0	2	1
Gravenhurst	1	5	0	0	0	0	1	5
Greater Napanee	3	2	0	0	0	0	3	2
Haldimand County	4	7	0	0	0	0	4	7
Hawkesbury	0	0	0	0	0	0	0	0
Hunstville	1	3	0	0	0	0	1	3
Ingersoll	3	13	0	0	0	0	3	13
Kenora	4	5	0	0	0	0	4	5
Kincardine	0	6	0	0	0	0	0	6
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	0	4	0	0	0	0	0	4
Meaford	0	1	0	0	0	0	0	1
Midland	6	3	0	0	0	0	6	3
Mississippi Mills	15	2	0	0	0	0	15	2
North Grenville	26	6	0	0	0	0	26	6
North Perth	0	4	0	0	0	0	0	4
Orillia	7	3	0	0	0	0	7	3
Owen Sound	0	5	0	0	0	0	0	5
Pembroke	0	0	0	0	0	0	0	0
Petawawa	0	1	0	0	0	0	0	1
Port Hope	4	2	0	0	0	0	4	2
Prince Edward County	5	7	0	0	0	0	5	7
Saugeen Shores	7	13	0	0	0	0	7	13
Scugog	1	2	0	0	0	0	1	2
Stratford	24	7	0	0	0	0	24	7
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation	0	6	0	0	0	0	0	6
Tillsonburg	7	2	0	0	0	0	7	2
Timmins	4	2	0	0	0	0	4	2
Trent Hills	0	15	0	0	0	6	0	21
Wasaga Beach	2	11	0	0	0	0	2	11
West Grey	1	3	0	0	0	0	1	3
West Nipissing	1	0	0	0	0	0	1	0
Woodstock	9	17	0	0	0	0	9	17
Total Ontario (10,000+)	3,519	4,541	6,351	5,254	1,312	775	11,182	10,570

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
Ontario Region
First Quarter 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q1 2015	Q1 2014	Q1 2015	Q1 2014	Q1 2015	Q1 2014	Q1 2015	Q1 2014	Q1 2015	Q1 2014	% Change
Centres 100,000+											
Barrie	113	117	0	0	19	22	0	225	132	364	-63.7
Brantford	55	44	2	4	32	19	0	0	89	67	32.8
Greater Sudbury	20	32	2	4	0	0	0	36	22	72	-69.4
Guelph	43	41	8	10	37	46	176	29	264	126	109.5
Hamilton	274	272	32	26	303	166	138	0	747	464	61.0
Kingston	54	59	4	0	4	8	0	0	62	67	-7.5
Kitchener	186	117	8	8	107	111	279	167	580	403	43.9
London	215	185	6	6	28	64	0	2	249	257	-3.1
Oshawa	220	150	0	8	46	34	72	0	338	192	76.0
Ottawa	336	359	47	86	332	290	702	847	1,417	1,582	-10.4
Peterborough	55	42	0	0	0	14	0	29	55	85	-35.3
St. Catharines-Niagara	160	169	38	18	66	49	6	118	270	354	-23.7
Thunder Bay	52	56	0	0	0	12	0	0	52	68	-23.5
Toronto	2,323	2,131	426	402	1,076	908	17,895	2,497	21,720	5,938	***
Windsor	100	91	6	12	32	8	0	0	138	111	24.3
Centres 50,000 - 99,999											
Belleville	30	32	2	0	0	16	0	0	32	48	-33.3
Chatham-Kent	11	29	0	2	0	0	0	0	11	31	-64.5
Cornwall	17	12	8	6	15	6	9	4	49	28	75.0
Kawartha Lakes	14	50	0	2	0	0	0	0	14	52	-73.1
Norfolk	45	38	2	6	0	12	6	0	53	56	-5.4
North Bay	10	19	0	0	3	0	0	0	13	19	-31.6
Sarnia	48	31	0	0	0	0	0	111	48	142	-66.2
Sault Ste. Marie	16	16	2	2	3	3	0	0	21	21	0.0

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
Ontario Region
First Quarter 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q1 2015	Q1 2014	Q1 2015	Q1 2014	Q1 2015	Q1 2014	Q1 2015	Q1 2014	Q1 2015	Q1 2014	% Change
Centres 10,000 - 49,999											
Bracebridge	3	2	0	0	0	0	0	0	3	2	50.0
Brighton	10	13	2	2	0	0	0	0	12	15	-20.0
Brock	3	3	0	0	0	0	0	0	3	3	0.0
Brockville	9	13	0	0	3	0	0	0	12	13	-7.7
Centre Wellington	20	8	2	4	0	3	0	0	22	15	46.7
Cobourg	18	16	6	6	10	0	0	0	34	22	54.5
Collingwood	24	19	0	0	11	0	0	0	35	19	84.2
Elliot Lake	0	1	0	0	0	0	0	0	0	1	-100.0
Erin	3	4	0	0	0	0	3	0	6	4	50.0
Essex	8	12	2	0	7	0	0	0	17	12	41.7
Gravenhurst	10	6	2	0	0	0	6	0	18	6	200.0
Greater Napanee	19	11	4	0	8	0	0	0	31	11	181.8
Haldimand County	15	14	2	0	0	0	0	0	17	14	21.4
Hawkesbury	0	0	0	0	0	4	0	0	0	4	-100.0
Hunstville	17	15	0	2	0	0	0	0	17	17	0.0
Ingersoll	4	11	0	0	0	0	0	0	4	11	-63.6
Kenora	6	6	0	0	0	0	0	0	6	6	0.0
Kincardine	9	8	0	0	0	0	0	8	9	16	-43.8
Lambton Shores	0	0	0	0	0	0	0	49	0	49	-100.0
Leamington	15	8	0	2	0	0	0	0	15	10	50.0
Meaford	2	3	0	0	0	0	0	0	2	3	-33.3
Midland	15	11	0	0	0	0	0	0	15	11	36.4
Mississippi Mills	9	12	0	2	0	26	0	0	9	40	-77.5
North Grenville	11	27	0	2	10	0	12	0	33	29	13.8
North Perth	13	4	0	2	0	0	0	11	13	17	-23.5
Orillia	9	10	0	0	8	8	0	0	17	18	-5.6
Owen Sound	9	9	0	0	0	0	0	35	9	44	-79.5
Pembroke	4	6	2	2	0	0	0	0	6	8	-25.0
Petawawa	12	7	0	0	0	6	0	0	12	13	-7.7
Port Hope	19	21	0	2	0	0	0	0	19	23	-17.4
Prince Edward County	17	15	4	0	0	0	0	0	21	15	40.0
Saugeen Shores	6	15	0	0	0	0	0	28	6	43	-86.0
Scugog	7	6	0	0	0	0	0	0	7	6	16.7
Stratford	7	5	0	0	11	0	0	2	18	7	157.1
Temiskaming Shores	4	7	0	0	0	0	0	0	4	7	-42.9
The Nation	5	10	2	4	0	0	0	0	7	14	-50.0
Tillsonburg	12	10	0	0	0	0	0	0	12	10	20.0
Timmins	8	12	0	0	0	0	0	0	8	12	-33.3
Trent Hills	5	16	0	2	0	8	0	0	5	26	-80.8
Wasaga Beach	23	16	2	2	30	37	0	0	55	55	0.0
West Grey	6	6	0	0	0	0	0	0	6	6	0.0
West Nipissing	3	19	2	2	0	0	0	0	5	21	-76.2
Woodstock	34	38	2	2	0	0	0	0	36	40	-10.0
Total Ontario (10,000+)	4,830	4,547	627	640	2,201	1,880	19,304	4,198	26,962	11,265	139.3

Source: CMHC (Starts and Completions Survey)

Table 3.1: Completions by Submarket and by Dwelling Type
Ontario Region
January - March 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Centres 100,000+											
Barrie	113	117	0	0	19	22	0	225	132	364	-63.7
Brantford	55	44	2	4	32	19	0	0	89	67	32.8
Greater Sudbury	20	32	2	4	0	0	0	36	22	72	-69.4
Guelph	43	41	8	10	37	46	176	29	264	126	109.5
Hamilton	274	272	32	26	303	166	138	0	747	464	61.0
Kingston	54	59	4	0	4	8	0	0	62	67	-7.5
Kitchener	186	117	8	8	107	111	279	167	580	403	43.9
London	215	185	6	6	28	64	0	2	249	257	-3.1
Oshawa	220	150	0	8	46	34	72	0	338	192	76.0
Ottawa	336	359	47	86	332	290	702	847	1,417	1,582	-10.4
Peterborough	55	42	0	0	0	14	0	29	55	85	-35.3
St. Catharines-Niagara	160	169	38	18	66	49	6	118	270	354	-23.7
Thunder Bay	52	56	0	0	0	12	0	0	52	68	-23.5
Toronto	2,323	2,131	426	402	1,076	908	17,895	2,497	21,720	5,938	**
Windsor	100	91	6	12	32	8	0	0	138	111	24.3
Centres 50,000 - 99,999											
Belleville	30	32	2	0	0	16	0	0	32	48	-33.3
Chatham-Kent	11	29	0	2	0	0	0	0	11	31	-64.5
Cornwall	17	12	8	6	15	6	9	4	49	28	75.0
Kawartha Lakes	14	50	0	2	0	0	0	0	14	52	-73.1
Norfolk	45	38	2	6	0	12	6	0	53	56	-5.4
North Bay	10	19	0	0	3	0	0	0	13	19	-31.6
Sarnia	48	31	0	0	0	0	0	111	48	142	-66.2
Sault Ste. Marie	16	16	2	2	3	3	0	0	21	21	0.0

Source: CMHC (Starts and Completions Survey)

Table 3.1: Completions by Submarket and by Dwelling Type
Ontario Region
January - March 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Centres 10,000 - 49,999											
Bracebridge	3	2	0	0	0	0	0	0	3	2	50.0
Brighton	10	13	2	2	0	0	0	0	12	15	-20.0
Brock	3	3	0	0	0	0	0	0	3	3	0.0
Brockville	9	13	0	0	3	0	0	0	12	13	-7.7
Centre Wellington	20	8	2	4	0	3	0	0	22	15	46.7
Cobourg	18	16	6	6	10	0	0	0	34	22	54.5
Collingwood	24	19	0	0	11	0	0	0	35	19	84.2
Elliot Lake	0	1	0	0	0	0	0	0	0	1	-100.0
Erin	3	4	0	0	0	0	3	0	6	4	50.0
Essex	8	12	2	0	7	0	0	0	17	12	41.7
Gravenhurst	10	6	2	0	0	0	6	0	18	6	200.0
Greater Napanee	19	11	4	0	8	0	0	0	31	11	181.8
Haldimand County	15	14	2	0	0	0	0	0	17	14	21.4
Hawkesbury	0	0	0	0	0	4	0	0	0	4	-100.0
Hunstville	17	15	0	2	0	0	0	0	17	17	0.0
Ingersoll	4	11	0	0	0	0	0	0	4	11	-63.6
Kenora	6	6	0	0	0	0	0	0	6	6	0.0
Kincardine	9	8	0	0	0	0	0	8	9	16	-43.8
Lambton Shores	0	0	0	0	0	0	0	49	0	49	-100.0
Leamington	15	8	0	2	0	0	0	0	15	10	50.0
Meaford	2	3	0	0	0	0	0	0	2	3	-33.3
Midland	15	11	0	0	0	0	0	0	15	11	36.4
Mississippi Mills	9	12	0	2	0	26	0	0	9	40	-77.5
North Grenville	11	27	0	2	10	0	12	0	33	29	13.8
North Perth	13	4	0	2	0	0	0	11	13	17	-23.5
Orillia	9	10	0	0	8	8	0	0	17	18	-5.6
Owen Sound	9	9	0	0	0	0	0	35	9	44	-79.5
Pembroke	4	6	2	2	0	0	0	0	6	8	-25.0
Petawawa	12	7	0	0	0	6	0	0	12	13	-7.7
Port Hope	19	21	0	2	0	0	0	0	19	23	-17.4
Prince Edward County	17	15	4	0	0	0	0	0	21	15	40.0
Saugeen Shores	6	15	0	0	0	0	0	28	6	43	-86.0
Scugog	7	6	0	0	0	0	0	0	7	6	16.7
Stratford	7	5	0	0	11	0	0	2	18	7	157.1
Temiskaming Shores	4	7	0	0	0	0	0	0	4	7	-42.9
The Nation	5	10	2	4	0	0	0	0	7	14	-50.0
Tillsonburg	12	10	0	0	0	0	0	0	12	10	20.0
Timmins	8	12	0	0	0	0	0	0	8	12	-33.3
Trent Hills	5	16	0	2	0	8	0	0	5	26	-80.8
Wasaga Beach	23	16	2	2	30	37	0	0	55	55	0.0
West Grey	6	6	0	0	0	0	0	0	6	6	0.0
West Nipissing	3	19	2	2	0	0	0	0	5	21	-76.2
Woodstock	34	38	2	2	0	0	0	0	36	40	-10.0
Total Ontario (10,000+)	4,830	4,547	627	640	2,201	1,880	19,304	4,198	26,962	11,265	139.3

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
Ontario Region
First Quarter 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q1 2015	Q1 2014	Q1 2015	Q1 2014	Q1 2015	Q1 2014	Q1 2015	Q1 2014
Centres 100,000+								
Barrie	19	22	0	0	0	56	0	169
Brantford	29	19	3	0	0	0	0	0
Greater Sudbury	0	0	0	0	0	0	0	36
Guelph	37	46	0	0	170	28	6	1
Hamilton	267	166	36	0	138	0	0	0
Kingston	4	8	0	0	0	0	0	0
Kitchener	99	99	8	12	4	87	275	80
London	28	60	0	4	0	0	0	2
Oshawa	46	34	0	0	0	0	72	0
Ottawa	332	290	0	0	688	673	14	174
Peterborough	0	4	0	10	0	0	0	29
St. Catharines-Niagara	54	49	12	0	0	0	6	118
Thunder Bay	0	12	0	0	0	0	0	0
Toronto	1,076	908	0	0	17,166	2,319	729	178
Windsor	32	8	0	0	0	0	0	0
Centres 50,000 - 99,999								
Belleville	0	16	0	0	0	0	0	0
Chatham-Kent	0	0	0	0	0	0	0	0
Cornwall	0	6	15	0	0	0	9	4
Kawartha Lakes	0	0	0	0	0	0	0	0
Norfolk	0	3	0	9	0	0	6	0
North Bay	3	0	0	0	0	0	0	0
Sarnia	0	0	0	0	0	0	0	111
Sault Ste. Marie	3	3	0	0	0	0	0	0

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
Ontario Region
First Quarter 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q1 2015	Q1 2014	Q1 2015	Q1 2014	Q1 2015	Q1 2014	Q1 2015	Q1 2014
Centres 10,000 - 49,999								
Bracebridge	0	0	0	0	0	0	0	0
Brighton	0	0	0	0	0	0	0	0
Brock	0	0	0	0	0	0	0	0
Brockville	3	0	0	0	0	0	0	0
Centre Wellington	0	3	0	0	0	0	0	0
Cobourg	10	0	0	0	0	0	0	0
Collingwood	11	0	0	0	0	0	0	0
Elliot Lake	0	0	0	0	0	0	0	0
Erin	0	0	0	0	0	0	3	0
Essex	7	0	0	0	0	0	0	0
Gravenhurst	0	0	0	0	0	0	6	0
Greater Napanee	0	0	8	0	0	0	0	0
Haldimand County	0	0	0	0	0	0	0	0
Hawkesbury	0	0	0	4	0	0	0	0
Hunstville	0	0	0	0	0	0	0	0
Ingersoll	0	0	0	0	0	0	0	0
Kenora	0	0	0	0	0	0	0	0
Kincardine	0	0	0	0	0	0	0	8
Lambton Shores	0	0	0	0	0	0	0	49
Leamington	0	0	0	0	0	0	0	0
Meaford	0	0	0	0	0	0	0	0
Midland	0	0	0	0	0	0	0	0
Mississippi Mills	0	26	0	0	0	0	0	0
North Grenville	10	0	0	0	12	0	0	0
North Perth	0	0	0	0	0	8	0	3
Orillia	8	8	0	0	0	0	0	0
Owen Sound	0	0	0	0	0	11	0	24
Pembroke	0	0	0	0	0	0	0	0
Petawawa	0	6	0	0	0	0	0	0
Port Hope	0	0	0	0	0	0	0	0
Prince Edward County	0	0	0	0	0	0	0	0
Saugeen Shores	0	0	0	0	0	0	0	28
Scugog	0	0	0	0	0	0	0	0
Stratford	11	0	0	0	0	0	0	2
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation	0	0	0	0	0	0	0	0
Tillsonburg	0	0	0	0	0	0	0	0
Timmins	0	0	0	0	0	0	0	0
Trent Hills	0	0	0	8	0	0	0	0
Wasaga Beach	30	37	0	0	0	0	0	0
West Grey	0	0	0	0	0	0	0	0
West Nipissing	0	0	0	0	0	0	0	0
Woodstock	0	0	0	0	0	0	0	0
Total Ontario (10,000+)	2,119	1,833	82	47	18,178	3,182	1,126	1,016

Source: CMHC (Starts and Completions Survey)

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
Ontario Region
January - March 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 100,000+								
Barrie	19	22	0	0	0	56	0	169
Brantford	29	19	3	0	0	0	0	0
Greater Sudbury	0	0	0	0	0	0	0	36
Guelph	37	46	0	0	170	28	6	1
Hamilton	267	166	36	0	138	0	0	0
Kingston	4	8	0	0	0	0	0	0
Kitchener	99	99	8	12	4	87	275	80
London	28	60	0	4	0	0	0	2
Oshawa	46	34	0	0	0	0	72	0
Ottawa	332	290	0	0	688	673	14	174
Peterborough	0	4	0	10	0	0	0	29
St. Catharines-Niagara	54	49	12	0	0	0	6	118
Thunder Bay	0	12	0	0	0	0	0	0
Toronto	1,076	908	0	0	17,166	2,319	729	178
Windsor	32	8	0	0	0	0	0	0
Centres 50,000 - 99,999								
Belleville	0	16	0	0	0	0	0	0
Chatham-Kent	0	0	0	0	0	0	0	0
Cornwall	0	6	15	0	0	0	9	4
Kawartha Lakes	0	0	0	0	0	0	0	0
Norfolk	0	3	0	9	0	0	6	0
North Bay	3	0	0	0	0	0	0	0
Sarnia	0	0	0	0	0	0	0	111
Sault Ste. Marie	3	3	0	0	0	0	0	0

Source: CMHC (Starts and Completions Survey)

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
Ontario Region
January - March 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 10,000 - 49,999								
Bracebridge	0	0	0	0	0	0	0	0
Brighton	0	0	0	0	0	0	0	0
Brock	0	0	0	0	0	0	0	0
Brockville	3	0	0	0	0	0	0	0
Centre Wellington	0	3	0	0	0	0	0	0
Cobourg	10	0	0	0	0	0	0	0
Collingwood	11	0	0	0	0	0	0	0
Elliot Lake	0	0	0	0	0	0	0	0
Erin	0	0	0	0	0	0	3	0
Essex	7	0	0	0	0	0	0	0
Gravenhurst	0	0	0	0	0	0	6	0
Greater Napanee	0	0	8	0	0	0	0	0
Haldimand County	0	0	0	0	0	0	0	0
Hawkesbury	0	0	0	4	0	0	0	0
Hunstville	0	0	0	0	0	0	0	0
Ingersoll	0	0	0	0	0	0	0	0
Kenora	0	0	0	0	0	0	0	0
Kincardine	0	0	0	0	0	0	0	8
Lambton Shores	0	0	0	0	0	0	0	49
Leamington	0	0	0	0	0	0	0	0
Meaford	0	0	0	0	0	0	0	0
Midland	0	0	0	0	0	0	0	0
Mississippi Mills	0	26	0	0	0	0	0	0
North Grenville	10	0	0	0	12	0	0	0
North Perth	0	0	0	0	0	8	0	3
Orillia	8	8	0	0	0	0	0	0
Owen Sound	0	0	0	0	0	11	0	24
Pembroke	0	0	0	0	0	0	0	0
Petawawa	0	6	0	0	0	0	0	0
Port Hope	0	0	0	0	0	0	0	0
Prince Edward County	0	0	0	0	0	0	0	0
Saugeen Shores	0	0	0	0	0	0	0	28
Scugog	0	0	0	0	0	0	0	0
Stratford	11	0	0	0	0	0	0	2
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation	0	0	0	0	0	0	0	0
Tillsonburg	0	0	0	0	0	0	0	0
Timmins	0	0	0	0	0	0	0	0
Trent Hills	0	0	0	8	0	0	0	0
Wasaga Beach	30	37	0	0	0	0	0	0
West Grey	0	0	0	0	0	0	0	0
West Nipissing	0	0	0	0	0	0	0	0
Woodstock	0	0	0	0	0	0	0	0
Total Ontario (10,000+)	2,119	1,833	82	47	18,178	3,182	1,126	1,016

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
Ontario Region
First Quarter 2015

Submarket	Freehold		Condominium		Rental		Total*	
	Q1 2015	Q1 2014	Q1 2015	Q1 2014	Q1 2015	Q1 2014	Q1 2015	Q1 2014
Centres 100,000+								
Barrie	132	125	0	70	0	169	132	364
Brantford	67	58	19	9	3	0	89	67
Greater Sudbury	20	36	0	0	2	36	22	72
Guelph	77	50	181	75	6	1	264	126
Hamilton	483	413	226	51	38	0	747	464
Kingston	62	67	0	0	0	0	62	67
Kitchener	255	168	42	143	283	92	580	403
London	194	182	55	68	0	7	249	257
Oshawa	266	171	0	21	72	0	338	192
Ottawa	702	727	688	673	27	182	1,417	1,582
Peterborough	55	42	0	4	0	39	55	85
St. Catharines-Niagara	225	208	22	28	23	118	270	354
Thunder Bay	52	56	0	12	0	0	52	68
Toronto	3,697	3,350	17,292	2,410	731	178	21,720	5,938
Windsor	138	107	0	4	0	0	138	111
Centres 50,000 - 99,999								
Belleville	32	48	0	0	0	0	32	48
Chatham-Kent	11	31	0	0	0	0	11	31
Cornwall	25	24	0	0	24	4	49	28
Kawartha Lakes	14	50	0	0	0	2	14	52
Norfolk	47	44	0	3	6	9	53	56
North Bay	13	19	0	0	0	0	13	19
Sarnia	48	31	0	0	0	111	48	142
Sault Ste. Marie	21	21	0	0	0	0	21	21

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
Ontario Region
First Quarter 2015

Submarket	Freehold		Condominium		Rental		Total*	
	Q1 2015	Q1 2014	Q1 2015	Q1 2014	Q1 2015	Q1 2014	Q1 2015	Q1 2014
Centres 10,000 - 49,999								
Bracebridge	3	2	0	0	0	0	3	2
Brighton	12	15	0	0	0	0	12	15
Brock	3	3	0	0	0	0	3	3
Brockville	12	13	0	0	0	0	12	13
Centre Wellington	22	15	0	0	0	0	22	15
Cobourg	24	20	10	2	0	0	34	22
Collingwood	24	19	11	0	0	0	35	19
Elliot Lake	0	1	0	0	0	0	0	1
Erin	3	4	0	0	3	0	6	4
Essex	17	12	0	0	0	0	17	12
Gravenhurst	12	6	0	0	6	0	18	6
Greater Napanee	23	11	0	0	8	0	31	11
Haldimand County	17	14	0	0	0	0	17	14
Hawkesbury	0	0	0	0	0	4	0	4
Hunstville	17	17	0	0	0	0	17	17
Ingersoll	4	11	0	0	0	0	4	11
Kenora	6	6	0	0	0	0	6	6
Kincardine	9	8	0	0	0	8	9	16
Lambton Shores	0	0	0	0	0	49	0	49
Leamington	15	10	0	0	0	0	15	10
Meaford	2	3	0	0	0	0	2	3
Midland	15	11	0	0	0	0	15	11
Mississippi Mills	9	40	0	0	0	0	9	40
North Grenville	21	29	12	0	0	0	33	29
North Perth	13	14	0	0	0	3	13	17
Orillia	9	18	8	0	0	0	17	18
Owen Sound	9	20	0	0	0	24	9	44
Pembroke	6	8	0	0	0	0	6	8
Petawawa	12	13	0	0	0	0	12	13
Port Hope	19	23	0	0	0	0	19	23
Prince Edward County	21	15	0	0	0	0	21	15
Saugeen Shores	6	15	0	0	0	28	6	43
Scugog	7	6	0	0	0	0	7	6
Stratford	18	5	0	0	0	2	18	7
Temiskaming Shores	4	7	0	0	0	0	4	7
The Nation	7	14	0	0	0	0	7	14
Tillsonburg	12	10	0	0	0	0	12	10
Timmins	8	12	0	0	0	0	8	12
Trent Hills	5	16	0	0	0	10	5	26
Wasaga Beach	49	41	6	14	0	0	55	55
West Grey	6	6	0	0	0	0	6	6
West Nipissing	5	21	0	0	0	0	5	21
Woodstock	36	40	0	0	0	0	36	40
Total Ontario (10,000+)	7,158	6,602	18,572	3,587	1,232	1,076	26,962	11,265

Source: CMHC (Starts and Completions Survey)

Table 3.5: Completions by Submarket and by Intended Market
Ontario Region
January - March 2015

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 100,000+								
Barrie	132	125	0	70	0	169	132	364
Brantford	67	58	19	9	3	0	89	67
Greater Sudbury	20	36	0	0	2	36	22	72
Guelph	77	50	181	75	6	1	264	126
Hamilton	483	413	226	51	38	0	747	464
Kingston	62	67	0	0	0	0	62	67
Kitchener	255	168	42	143	283	92	580	403
London	194	182	55	68	0	7	249	257
Oshawa	266	171	0	21	72	0	338	192
Ottawa	702	727	688	673	27	182	1,417	1,582
Peterborough	55	42	0	4	0	39	55	85
St. Catharines-Niagara	225	208	22	28	23	118	270	354
Thunder Bay	52	56	0	12	0	0	52	68
Toronto	3,697	3,350	17,292	2,410	731	178	21,720	5,938
Windsor	138	107	0	4	0	0	138	111
Centres 50,000 - 99,999								
Belleville	32	48	0	0	0	0	32	48
Chatham-Kent	11	31	0	0	0	0	11	31
Cornwall	25	24	0	0	24	4	49	28
Kawartha Lakes	14	50	0	0	0	2	14	52
Norfolk	47	44	0	3	6	9	53	56
North Bay	13	19	0	0	0	0	13	19
Sarnia	48	31	0	0	0	111	48	142
Sault Ste. Marie	21	21	0	0	0	0	21	21

Source: CMHC (Starts and Completions Survey)

Table 3.5: Completions by Submarket and by Intended Market
Ontario Region
January - March 2015

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 10,000 - 49,999								
Bracebridge	3	2	0	0	0	0	3	2
Brighton	12	15	0	0	0	0	12	15
Brock	3	3	0	0	0	0	3	3
Brockville	12	13	0	0	0	0	12	13
Centre Wellington	22	15	0	0	0	0	22	15
Cobourg	24	20	10	2	0	0	34	22
Collingwood	24	19	11	0	0	0	35	19
Elliot Lake	0	1	0	0	0	0	0	1
Erin	3	4	0	0	3	0	6	4
Essex	17	12	0	0	0	0	17	12
Gravenhurst	12	6	0	0	6	0	18	6
Greater Napanee	23	11	0	0	8	0	31	11
Haldimand County	17	14	0	0	0	0	17	14
Hawkesbury	0	0	0	0	0	4	0	4
Hunstville	17	17	0	0	0	0	17	17
Ingersoll	4	11	0	0	0	0	4	11
Kenora	6	6	0	0	0	0	6	6
Kincardine	9	8	0	0	0	8	9	16
Lambton Shores	0	0	0	0	0	49	0	49
Leamington	15	10	0	0	0	0	15	10
Meaford	2	3	0	0	0	0	2	3
Midland	15	11	0	0	0	0	15	11
Mississippi Mills	9	40	0	0	0	0	9	40
North Grenville	21	29	12	0	0	0	33	29
North Perth	13	14	0	0	0	3	13	17
Orillia	9	18	8	0	0	0	17	18
Owen Sound	9	20	0	0	0	24	9	44
Pembroke	6	8	0	0	0	0	6	8
Petawawa	12	13	0	0	0	0	12	13
Port Hope	19	23	0	0	0	0	19	23
Prince Edward County	21	15	0	0	0	0	21	15
Saugeen Shores	6	15	0	0	0	28	6	43
Scugog	7	6	0	0	0	0	7	6
Stratford	18	5	0	0	0	2	18	7
Temiskaming Shores	4	7	0	0	0	0	4	7
The Nation	7	14	0	0	0	0	7	14
Tillsonburg	12	10	0	0	0	0	12	10
Timmins	8	12	0	0	0	0	8	12
Trent Hills	5	16	0	0	0	10	5	26
Wasaga Beach	49	41	6	14	0	0	55	55
West Grey	6	6	0	0	0	0	6	6
West Nipissing	5	21	0	0	0	0	5	21
Woodstock	36	40	0	0	0	0	36	40
Total Ontario (10,000+)	7,158	6,602	18,572	3,587	1,232	1,076	26,962	11,265

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range in Ontario Region
First Quarter 2015

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $200,000		$200,000 - $299,999		$300,000 - $399,999		$400,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Belleville													
Q1 2015	0	0.0	1	3.8	15	57.7	10	38.5	0	0.0	26	273,400	277,585
Q1 2014	0	0.0	2	8.3	13	54.2	9	37.5	0	0.0	24	292,900	295,038
Year-to-date 2015	0	0.0	1	3.8	15	57.7	10	38.5	0	0.0	26	273,400	277,585
Year-to-date 2014	0	0.0	2	8.3	13	54.2	9	37.5	0	0.0	24	292,900	295,038
Chatham-Kent													
Q1 2015	0	0.0	0	0.0	5	55.6	4	44.4	0	0.0	9	--	--
Q1 2014	2	7.7	4	15.4	7	26.9	8	30.8	5	19.2	26	304,000	347,300
Year-to-date 2015	0	0.0	0	0.0	5	55.6	4	44.4	0	0.0	9	--	--
Year-to-date 2014	2	7.7	4	15.4	7	26.9	8	30.8	5	19.2	26	304,000	347,300
Cornwall													
Q1 2015	0	0.0	1	11.1	6	66.7	1	11.1	1	11.1	9	--	--
Q1 2014	0	0.0	0	0.0	8	100.0	0	0.0	0	0.0	8	--	--
Year-to-date 2015	0	0.0	1	11.1	6	66.7	1	11.1	1	11.1	9	--	--
Year-to-date 2014	0	0.0	0	0.0	8	100.0	0	0.0	0	0.0	8	--	--
Kawartha Lakes													
Q1 2015	0	0.0	0	0.0	5	71.4	2	28.6	0	0.0	7	--	--
Q1 2014	1	4.2	0	0.0	10	41.7	12	50.0	1	4.2	24	349,000	334,475
Year-to-date 2015	0	0.0	0	0.0	5	71.4	2	28.6	0	0.0	7	--	--
Year-to-date 2014	1	4.2	0	0.0	10	41.7	12	50.0	1	4.2	24	349,000	334,475
Norfolk													
Q1 2015	0	0.0	0	0.0	14	33.3	23	54.8	5	11.9	42	347,800	365,879
Q1 2014	0	0.0	0	0.0	9	23.7	23	60.5	6	15.8	38	357,000	400,937
Year-to-date 2015	0	0.0	0	0.0	14	33.3	23	54.8	5	11.9	42	347,800	365,879
Year-to-date 2014	0	0.0	0	0.0	9	23.7	23	60.5	6	15.8	38	357,000	400,937
North Bay													
Q1 2015	0	0.0	0	0.0	1	16.7	4	66.7	1	16.7	6	--	--
Q1 2014	0	0.0	0	0.0	1	33.3	2	66.7	0	0.0	3	--	--
Year-to-date 2015	0	0.0	0	0.0	1	16.7	4	66.7	1	16.7	6	--	--
Year-to-date 2014	0	0.0	0	0.0	1	33.3	2	66.7	0	0.0	3	--	--
Sarnia													
Q1 2015	0	0.0	4	10.3	11	28.2	23	59.0	1	2.6	39	315,000	317,621
Q1 2014	0	0.0	2	9.5	6	28.6	13	61.9	0	0.0	21	335,000	329,752
Year-to-date 2015	0	0.0	4	10.3	11	28.2	23	59.0	1	2.6	39	315,000	317,621
Year-to-date 2014	0	0.0	2	9.5	6	28.6	13	61.9	0	0.0	21	335,000	329,752
Sault Ste. Marie													
Q1 2015	0	0.0	0	0.0	2	33.3	3	50.0	1	16.7	6	--	--
Q1 2014	0	0.0	1	20.0	0	0.0	3	60.0	1	20.0	5	--	--
Year-to-date 2015	0	0.0	0	0.0	2	33.3	3	50.0	1	16.7	6	--	--
Year-to-date 2014	0	0.0	1	20.0	0	0.0	3	60.0	1	20.0	5	--	--
Barrie CMA													
Q1 2015	0	0.0	0	0.0	2	2.0	70	70.0	28	28.0	100	422,982	465,887
Q1 2014	0	0.0	0	0.0	7	4.9	110	77.5	25	17.6	142	393,464	445,798
Year-to-date 2015	0	0.0	0	0.0	2	2.0	70	70.0	28	28.0	100	422,982	465,887
Year-to-date 2014	0	0.0	0	0.0	7	4.9	110	77.5	25	17.6	142	393,464	445,798

Source: CMHC (Market Absorption Survey)

Table 4: Absorbed Single-Detached Units by Price Range in Ontario Region
First Quarter 2015

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $200,000		$200,000 - $299,999		$300,000 - $399,999		$400,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brantford CMA													
Q1 2015	0	0.0	1	1.6	10	16.4	32	52.5	18	29.5	61	420,800	439,131
Q1 2014	0	0.0	0	0.0	11	20.4	24	44.4	19	35.2	54	385,000	444,165
Year-to-date 2015	0	0.0	1	1.6	10	16.4	32	52.5	18	29.5	61	420,800	439,131
Year-to-date 2014	0	0.0	0	0.0	11	20.4	24	44.4	19	35.2	54	385,000	444,165
Greater Sudbury CMA													
Q1 2015	0	0.0	0	0.0	0	0.0	2	100.0	0	0.0	2	--	--
Q1 2014	0	0.0	0	0.0	1	12.5	2	25.0	5	62.5	8	--	--
Year-to-date 2015	0	0.0	0	0.0	0	0.0	2	100.0	0	0.0	2	--	--
Year-to-date 2014	0	0.0	0	0.0	1	12.5	2	25.0	5	62.5	8	--	--
Guelph CMA													
Q1 2015	0	0.0	0	0.0	1	2.9	16	45.7	18	51.4	35	500,990	576,993
Q1 2014	0	0.0	0	0.0	2	5.7	28	80.0	5	14.3	35	420,000	421,713
Year-to-date 2015	0	0.0	0	0.0	1	2.9	16	45.7	18	51.4	35	500,990	576,993
Year-to-date 2014	0	0.0	0	0.0	2	5.7	28	80.0	5	14.3	35	420,000	421,713
Hamilton CMA													
Q1 2015	1	0.4	0	0.0	11	3.9	147	51.8	125	44.0	284	489,600	562,419
Q1 2014	0	0.0	1	0.4	18	6.8	147	55.9	97	36.9	263	462,900	519,832
Year-to-date 2015	1	0.4	0	0.0	11	3.9	147	51.8	125	44.0	284	489,600	562,419
Year-to-date 2014	0	0.0	1	0.4	18	6.8	147	55.9	97	36.9	263	462,900	519,832
Kingston CMA													
Q1 2015	0	0.0	0	0.0	10	34.5	19	65.5	0	0.0	29	312,000	328,759
Q1 2014	0	0.0	0	0.0	19	61.3	11	35.5	1	3.2	31	296,000	302,658
Year-to-date 2015	0	0.0	0	0.0	10	34.5	19	65.5	0	0.0	29	312,000	328,759
Year-to-date 2014	0	0.0	0	0.0	19	61.3	11	35.5	1	3.2	31	296,000	302,658
Kitchener CMA													
Q1 2015	0	0.0	0	0.0	1	0.5	150	76.5	45	23.0	196	414,500	462,178
Q1 2014	0	0.0	0	0.0	1	1.0	73	69.5	31	29.5	105	439,000	485,411
Year-to-date 2015	0	0.0	0	0.0	1	0.5	150	76.5	45	23.0	196	414,500	462,178
Year-to-date 2014	0	0.0	0	0.0	1	1.0	73	69.5	31	29.5	105	439,000	485,411
London CMA													
Q1 2015	1	0.5	3	1.6	38	20.4	111	59.7	33	17.7	186	385,748	403,824
Q1 2014	0	0.0	1	0.6	38	22.0	113	65.3	21	12.1	173	361,000	395,336
Year-to-date 2015	1	0.5	3	1.6	38	20.4	111	59.7	33	17.7	186	385,748	403,824
Year-to-date 2014	0	0.0	1	0.6	38	22.0	113	65.3	21	12.1	173	361,000	395,336
Oshawa CMA													
Q1 2015	0	0.0	0	0.0	3	1.4	136	62.1	80	36.5	219	469,900	480,622
Q1 2014	0	0.0	0	0.0	7	4.6	99	65.6	45	29.8	151	450,000	477,151
Year-to-date 2015	0	0.0	0	0.0	3	1.4	136	62.1	80	36.5	219	469,900	480,622
Year-to-date 2014	0	0.0	0	0.0	7	4.6	99	65.6	45	29.8	151	450,000	477,151
Ottawa CMA													
Q1 2015	0	0.0	0	0.0	0	0.0	188	70.1	80	29.9	268	453,900	485,670
Q1 2014	0	0.0	0	0.0	1	0.4	128	45.4	153	54.3	282	517,900	549,141
Year-to-date 2015	0	0.0	0	0.0	0	0.0	188	70.1	80	29.9	268	453,900	485,670
Year-to-date 2014	0	0.0	0	0.0	1	0.4	128	45.4	153	54.3	282	517,900	549,141

Source: CMHC (Market Absorption Survey)

Table 4: Absorbed Single-Detached Units by Price Range in Ontario Region
First Quarter 2015

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $200,000		$200,000 - $299,999		$300,000 - $399,999		$400,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Peterborough CMA													
Q1 2015	0	0.0	0	0.0	15	34.1	29	65.9	0	0.0	44	321,900	314,463
Q1 2014	0	0.0	0	0.0	21	60.0	14	40.0	0	0.0	35	289,000	290,007
Year-to-date 2015	0	0.0	0	0.0	15	34.1	29	65.9	0	0.0	44	321,900	314,463
Year-to-date 2014	0	0.0	0	0.0	21	60.0	14	40.0	0	0.0	35	289,000	290,007
St. Catharines-Niagara CMA													
Q1 2015	3	2.1	0	0.0	18	12.5	88	61.1	35	24.3	144	406,918	453,103
Q1 2014	0	0.0	0	0.0	28	21.2	85	64.4	19	14.4	132	383,038	407,942
Year-to-date 2015	3	2.1	0	0.0	18	12.5	88	61.1	35	24.3	144	406,918	453,103
Year-to-date 2014	0	0.0	0	0.0	28	21.2	85	64.4	19	14.4	132	383,038	407,942
Thunder Bay CMA													
Q1 2015	0	0.0	0	0.0	0	0.0	18	90.0	2	10.0	20	389,900	404,650
Q1 2014	0	0.0	0	0.0	0	0.0	17	94.4	1	5.6	18	384,900	409,356
Year-to-date 2015	0	0.0	0	0.0	0	0.0	18	90.0	2	10.0	20	389,900	404,650
Year-to-date 2014	0	0.0	0	0.0	0	0.0	17	94.4	1	5.6	18	384,900	409,356
Toronto CMA													
Q1 2015	2	0.1	0	0.0	3	0.1	449	19.8	1,819	80.0	2,273	672,990	853,218
Q1 2014	1	0.0	0	0.0	7	0.3	454	21.6	1,641	78.0	2,103	675,000	808,096
Year-to-date 2015	2	0.1	0	0.0	3	0.1	449	19.8	1,819	80.0	2,273	672,990	853,218
Year-to-date 2014	1	0.0	0	0.0	7	0.3	454	21.6	1,641	78.0	2,103	675,000	808,096
Windsor CMA													
Q1 2015	0	0.0	0	0.0	51	30.5	89	53.3	27	16.2	167	367,476	405,225
Q1 2014	0	0.0	0	0.0	37	46.8	39	49.4	3	3.8	79	300,361	328,029
Year-to-date 2015	0	0.0	0	0.0	51	30.5	89	53.3	27	16.2	167	367,476	405,225
Year-to-date 2014	0	0.0	0	0.0	37	46.8	39	49.4	3	3.8	79	300,361	328,029
Total Urban Centres in Ontario (50,000+)													
Q1 2015	7	0.2	10	0.2	222	5.3	1,614	38.7	2,319	55.6	4,172	529,000	672,576
Q1 2014	4	0.1	11	0.3	252	6.7	1,414	37.6	2,079	55.3	3,760	532,945	650,721
Year-to-date 2015	7	0.2	10	0.2	222	5.3	1,614	38.7	2,319	55.6	4,172	529,000	672,576
Year-to-date 2014	4	0.1	11	0.3	252	6.7	1,414	37.6	2,079	55.3	3,760	532,945	650,721

Source: CMHC (Market Absorption Survey)

Table 5: MLS® Residential Activity for Ontario Region
First Quarter 2015

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2014	January	9,242	-6.7	15,445	22,938	28,618	54.0	402,785	8.2	419,621
	February	12,374	-3.6	15,575	24,545	29,208	53.3	423,691	7.8	420,320
	March	16,843	1.6	15,850	33,380	28,722	55.2	434,739	7.1	421,618
	April	20,482	-3.9	16,411	40,042	30,840	53.2	446,441	9.1	425,020
	May	24,216	4.9	17,860	45,195	32,234	55.4	447,682	7.0	425,225
	June	22,689	10.0	17,740	39,156	31,814	55.8	436,620	7.2	427,022
	July	21,445	9.6	18,128	36,624	32,160	56.4	416,953	5.8	426,788
	August	18,049	2.4	18,303	29,038	31,266	58.5	408,858	5.8	428,624
	September	18,086	7.8	17,804	34,973	30,732	57.9	430,152	6.6	434,256
	October	18,290	6.7	17,938	30,010	30,999	57.9	444,938	7.6	441,110
	November	14,335	3.2	17,848	20,269	30,171	59.2	433,078	5.9	437,376
	December	9,921	8.2	17,068	11,512	30,920	55.2	417,767	5.3	436,725
2015	January	9,838	6.4	17,139	24,054	30,433	56.3	417,723	3.7	435,981
	February	13,632	10.2	17,333	24,724	29,988	57.8	453,646	7.1	448,181
	March	18,887	12.1	17,645	36,944	31,500	56.0	466,404	7.3	451,264
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									
	Q1 2014	38,459	-2.2	46,870	80,863	86,548	54.2	423,506	7.7	420,529
	Q1 2015	42,357	10.1	52,117	85,722	91,921	56.7	450,992	6.5	445,212
	YTD 2014	38,459	-2.2		80,863			423,506	7.7	
	YTD 2015	42,357	10.1		85,722			450,991	6.5	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 6: Level of Economic Indicators for Ontario Region
First Quarter 2015

		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index (2002=100)	Average Weekly Wages ($)	Manufacturing Shipments ($,000)	Exchange Rate (U.S. cents)
		P & I Per $100,000	Mortgage Rates (%) 1 Yr. Term	5 Yr. Term							
2014	January - March	591	3.1	5.2	6,856.0	7.4	17,678	105.9	901	67,339,627	90.18
	April - June	570	3.1	4.8	6,869.5	7.3	26,624	98.7	903	74,228,989	92.39
	July - September	570	3.1	4.8	6,879.0	7.4	36,173	103.9	909	72,396,747	90.97
	October - December	570	3.1	4.8	6,903.8	6.9	-7,216	112.8	915	72,974,129	87.43
2015	January - March	568	3.0	4.8	6,896.2	6.9		122.8	920		79.20
	April - June										
	July - September										
	October - December										

Table 6.1: Growth[(1)] of Economic Indicators for Ontario Region
First Quarter 2015

		Interest Rates			Employment SA	Unemployment Rate SA	Migration Total Net	Consumer Confidence Index	Average Weekly Wages	Manufacturing Shipments	Exchange Rate
		P & I Per $100,000	Mortgage Rates 1 Yr. Term	5 Yr. Term							
2014	January - March	-0.5	0.1	0.0	1.1	-0.3	-12.2	14.9	2.5	4.5	-8.5
	April - June	-3.4	0.1	-0.4	0.8	-0.3	-26.1	7.3	0.4	6.2	-4.7
	July - September	-4.6	0.0	-0.5	0.5	-0.2	-3.3	0.4	1.1	7.7	-5.7
	October - December	-5.2	0.0	-0.6	0.8	-0.6	**	34.5	1.2	5.8	-7.7
2015	January - March	-3.8	-0.2	-0.4	0.6	-0.5		16.0	2.1		-12.2
	April - June										
	July - September										
	October - December										

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted
(1) Growth year over year expressed in percentage

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM), Conference Board of Canada

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2011 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modeled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

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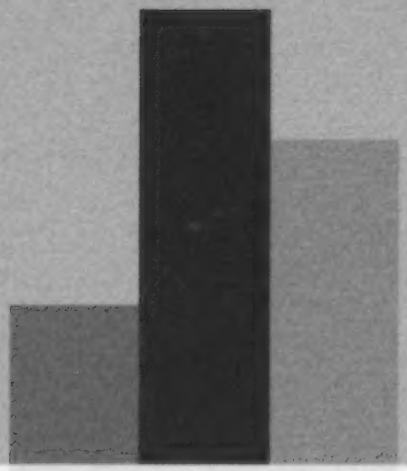

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